



Hungry Howie's
FLAVORED CRUST PIZZA

February 24, 2015

Members of the Michigan Senate
P.O. Box 30036
Lansing, MI 48909

Members of the Michigan Senate:

I am writing on behalf of Hungry Howie's Pizza & Subs, Inc. to voice our support for House Bills 4119 and 4120, legislation to fix the current unfair and burdensome garnishment process.

We were recent victims of the inequities of the garnishment process. A default judgment was entered against Hungry Howie's Pizza & Subs for the bad debt of a non-Hungry Howie's employee in the amount of \$263,992.43 even though:

1. Hungry Howie's served and filed its garnishee disclosure statement one week before the Plaintiff submitted its request for entry of default, and
2. Plaintiff had actual, prior knowledge that Hungry Howie's had already filed its garnishee disclosure and denied liability, and
3. The judgment-debtor WAS NOT employed by Hungry Howie's.

Although the trial court ruled in our favor in this matter and the default judgment was ultimately set aside, it still cost us over \$10,000 to defend.

Employers are innocent third parties in the garnishment process, stuck in the middle of a dispute between a creditor and employee over personal debts owed. We have learned up close and personal that the current process can be unfair and extraordinarily punitive to employers, creating avenues for creditors to pursue default judgments against innocent employers for the entire debt of an employee, former employee or even someone who never worked for you—plus court costs and attorneys' fees.

House Bills 4119-20 works to remedy situations all too similar to what Hungry Howie's faced, providing sufficient notice and procedural due process rights to employers before a default judgment can be entered. We urge your prompt action on, and support for, this important piece of legislation, which came over from the Michigan House in February by a vote of 109-1.

Sincerely,

HUNGRY HOWIE'S PIZZA & SUBS, INC.

By: _____

Movses Shrikian
General Counsel
Hungry Howie's Pizza & Subs, Inc.